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15311-2285U1

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re The Application of:  
Roger D. Pannell

Serial No.: 09/944,517

Filed: August 31, 2001

For: SYSTEM AND METHOD FOR IN-  
CREASING THE COUNT OF  
OUTSTANDING SPLIT TRANS-  
ACTIONS

Examiner: Not yet assigned

Art Unit: 2182

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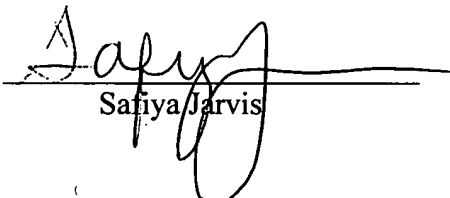
JAN 07 2003

Technology Center 2100

Cesari and McKenna, LLP  
88 Black Falcon Avenue  
Boston, MA 02210  
December 31, 2002

**CERTIFICATE OF MAILING**

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Safiya Jarvis

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X PTO-1449 and Copies of References



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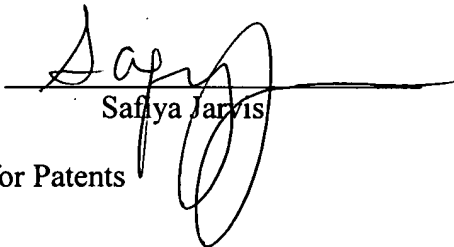
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Safiya Jarvis

Honorable Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

**INFORMATION-DISCLOSURE STATEMENT**

In keeping with the duty of candor and good faith owed to the Patent and Trade-mark Office, Applicant wishes to bring to the Examiner's attention the references listed on the accompanying form PTO-1449. A copy of each listed reference is enclosed.

To the extent required by 37 C.F.R. §1.98(a)(3), Applicant has described what he considers to be the relevance of any foreign-language reference. The Office may find additionally relevant material in these or other references.

Please charge any additional fee occasioned by this paper to our Deposit Account No. 03-1237.

Respectfully submitted,



Michael R. Reinemann  
Reg. No. 38,280  
CESARI AND MCKENNA, LLP  
88 Black Falcon Avenue  
Boston, MA 02210-2414  
(617) 951-2500